

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Jerry Michael DeMaio  
Fayella DeMaio

Debtor(s)

Case No.: 19-23018 MBK  
Judge: Michael B. Kaplan

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: October 16, 2023

THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)'  
Attorney

JRR  
\_\_\_\_\_  
\_\_\_\_\_

Initial Debtor: JMD

Initial Co-Debtor FD

**Part 1: Payment and Length of Plan**

a. The debtor has paid to date a total of **\$301,968.62**; Starting on September 1, 2023 Debtor shall pay **\$2,500.00** a month to the Chapter 13 Trustee, for the duration of the 60 month Plan, or August 1, 2024..

b. The debtor shall make plan payments to the Trustee from the following sources:

- Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

**NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Jacqueline Rita Rocci 2911	Attorney Fees	8,461.00
Jacqueline Rita Rocci, Esquire	Estimated Supplemental Fee subject to Court Approval	2,500.00
*State of New Jersey	Taxes and certain other debts	2,471.81
Internal Revenue Service	Taxes and certain other debts	144,592.74

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Freedom Mortgage	476 Washington Road Sayreville, NJ 08872	60,000.00 Good faith payment pending loan modification	0.00	0.00	3,575.78

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

##### c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Internal Revenue Service	476 Washington Road Sayreville, NJ 08872 Middlesex County Primary Residence:	45,405.30
State of New Jersey	476 Washington Road Sayreville, NJ 08872 Middlesex County Primary Residence:	26,664.34

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Nissan-infiniti Lt	0.00	Agreement Monthly payments: \$13,250.00	NO Arrearage	0.00
--------------------	------	---	--------------	------

**Part 7: Motions**  **NONE**

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
		0.00	0.00	None	0.00	0.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
			0.00		

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: March 11, 2020.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Debtors sustained a drop in income for reasons beyond their control.	The plan is being recalculated based on a current budget

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$6,291.01 per month for 48 months, then \$2,500.00 per month for 12 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

/s/ Jerry Michael DeMaio

Jerry Michael DeMaio

Debtor

Date: \_\_\_\_\_ /s/ Fayella DeMaio  
Fayella DeMaio  
Joint Debtor

Date \_\_\_\_\_ /s/ Jacqueline Rita Rocci  
Jacqueline Rita Rocci 2911  
Attorney for the Debtor(s)

In re:  
Jerry Michael DeMaio  
Fayella DeMaio  
Debtors

Case No. 19-23018-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Nov 01, 2023

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Jerry Michael DeMaio, Fayella DeMaio, 476 Washington Road, Sayreville, NJ 08872-1953
518331956	Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323
518331963	+ Hackensack Meridian Health, Riverview Medical Center, 1 Riverview Plaza, Red Bank, NJ 07701-1872
518331964	+ Homebridge Financial Services, 425 Phillips Blvd, Ewing, NJ 08618-1430
518367731	+ Phillip S. Van Embden, Esq, 900 East Pine Street, POB 863, Millville, NJ 08332-0863
518331974	+ Princeton House, 905 Herrontown Rd, Princeton, NJ 08540-1998
518367729	+ Public Tax Investments, LLC, POB 1030, Brick, NJ 08723-0090
518331977	+ RMA of New Jersey, 140 Allen Road, Basking Ridge, NJ 07920-2976
518367732	+ Slater Tenaglia Fritz, 301 Third Street, Ocean City, NJ 08226-4007
518331979	+ State of New Jersey, Department of the Treasury, Division of Taxation-Bankruptcy Depart, P.O. Box 245, Trenton, NJ 08695-0245
518331980	+ Summit Oaks Hospital, 19 Prospect Street, Summit, NJ 07901-2531
518367730	+ TWR as Custodian for, Ebury Fund 1 NJ LLC, 26 Broad Street, Ste. 4, Red Bank, NJ 07701-1945

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbkabr@usdoj.gov	Nov 01 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 01 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 01 2023 20:59:00	Infiniti Financial Services, a division of Nissan, P.O. Box 660366, Dallas, TX 75266-0366
518331954	+ Email/Text: ally@ebn.phinsolutions.com	Nov 01 2023 20:59:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
518331955	+ Email/PDF: bncnotices@becket-lee.com	Nov 01 2023 21:05:22	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
518366586	Email/PDF: bncnotices@becket-lee.com	Nov 01 2023 21:06:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518331957	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 01 2023 20:59:00	Aspire, Po Box 105555, Atlanta, GA 30348-5555
518331958	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 01 2023 20:58:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518442833	Email/PDF: resurgentbknotifications@resurgent.com	Nov 01 2023 21:16:53	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518331959	Email/PDF: resurgentbknotifications@resurgent.com	Nov 01 2023 21:05:23	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
518331960	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2023 21:16:57	Capital One Bank Usa N, Po Box 30281, Salt Lake

District/off: 0312-3

Date Rcvd: Nov 01, 2023

User: admin

Form ID: pdf901

Page 2 of 4

Total Noticed: 58

518331961	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2023 21:01:00	City, UT 84130-0281 Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
518331962	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 01 2023 21:16:48	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518331968	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2023 21:05:16	Macy's/dsnb, Po Box 8218, Mason, OH 45040
518399764	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 01 2023 21:00:00	Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519193058	Email/Text: Bankruptcy@Freedommortgage.com	Nov 01 2023 21:00:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519193059	Email/Text: Bankruptcy@Freedommortgage.com	Nov 01 2023 21:00:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518452395	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 01 2023 21:00:00	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518442561	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 01 2023 21:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518331966	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 01 2023 21:05:14	Jpmcb - Card Service, Po Box 15369, Wilmington, DE 19850
518331967	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 01 2023 21:16:53	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
518331969	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 01 2023 21:01:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
518419823	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 01 2023 21:01:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
518331970	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 01 2023 20:59:00	Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
518331971	+ Email/Text: bnc@nordstrom.com	Nov 01 2023 21:00:40	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
518446308	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 21:06:16	Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
518446128	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 21:16:33	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518446935	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 21:05:55	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518372467	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 21:05:40	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518446320	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 21:05:16	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518331973	Email/Text: signed.order@pfwattorneys.com	Nov 01 2023 20:59:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518367733	+ Email/Text: ebn@vativrecovery.com	Nov 01 2023 21:01:00	Palisades Collection LLC, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
518331972	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 21:06:08	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518331975	^ MEBN	Nov 01 2023 20:53:52	Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105-1909
518433842	Email/Text: bnc-quantum@quantum3group.com	Nov 01 2023 21:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Nov 01, 2023

Form ID: pdf901

Total Noticed: 58

518331976	+ Email/Text: clientservices@remexinc.com	Nov 01 2023 20:59:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
518331978	+ Email/Text: rwjebn@rwjbh.org	Nov 01 2023 21:02:00	Robert Wood Johnson Hospital, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
518331981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 21:05:29	Syncb/banana Republi, Po Box 965005, Orlando, FL 32896-5005
518331982	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 21:05:55	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
518331983	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 21:05:16	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
518333266	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 21:05:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518331984	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 21:16:50	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518331985	+ Email/Text: bncmail@w-legal.com	Nov 01 2023 21:00:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
518331986	+ Email/Text: bnc-thebureaus@quantum3group.com	Nov 01 2023 21:00:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
518331987	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 01 2023 20:58:00	Verizon Wireless/sou, National Recovery Operations, Minneapolis, MN 55426
518331988	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 01 2023 21:05:42	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm		HomeBridge Financial Services Inc.
518331965	*+	Internal Revenue Service, Department of the Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2023

Signature: /s/Gustava Winters


---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2023 at the address(es) listed below:

Name

Email Address

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Nov 01, 2023

Form ID: pdf901

Total Noticed: 58

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Jacqueline Rita Rocci, I

on behalf of Joint Debtor Fayella DeMaio jacqueline@rocciesquire.com rocci.jacqueliner.b118579@notify.bestcase.com

Jacqueline Rita Rocci, I

on behalf of Debtor Jerry Michael DeMaio jacqueline@rocciesquire.com rocci.jacqueliner.b118579@notify.bestcase.com

John R. Morton, Jr.

on behalf of Creditor Infiniti Financial Services a division of Nissan Motor Acceptance Corporation, servicer for Nissan-Infiniti  
Lt ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8